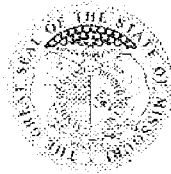


Jeremiah W. (Jay) Nixon  
Governor  
State of Missouri



Department of Insurance  
Financial Institutions  
and Professional Registration  
John M. Huff, Director

DIVISION OF FINANCE

301 West High Street, Room 630  
P.O. Box 716  
Jefferson City, MO 65102-0716  
(573) 751-3242  
(573) 751-9192 FAX  
[www.finance.mo.gov](http://www.finance.mo.gov)

Richard J. Weaver  
Commissioner of Finance

June 6, 2014

The attached report represents a consolidation of Reports of Condition and Income filed by state-chartered banks with the Missouri Division of Finance as of March 31, 2014, and a comparison with the statements filed one year earlier. Also included is a comparison of financial statements of state-chartered and national banks.

During the previous twelve months, the number of state-chartered banks and trust companies decreased by five from 266 to 261. Six banks merged into other institutions. One new bank charter was granted when a state thrift converted to state-chartered bank.

Assets in state-chartered banks totaled \$99.8 billion on March 31, 2014, an increase of 2.9 percent from one year earlier. Deposits were \$84.2 billion and total loans were \$58.8 billion on March 31, 2014, an increase of 3.1 percent and 7.1 percent from one year earlier, respectively. The dollar volume of loans increased nearly \$4 billion, with 185 state chartered banks reporting median loan growth of 6.21 percent. The overall median loan growth rate was 3.93 percent.

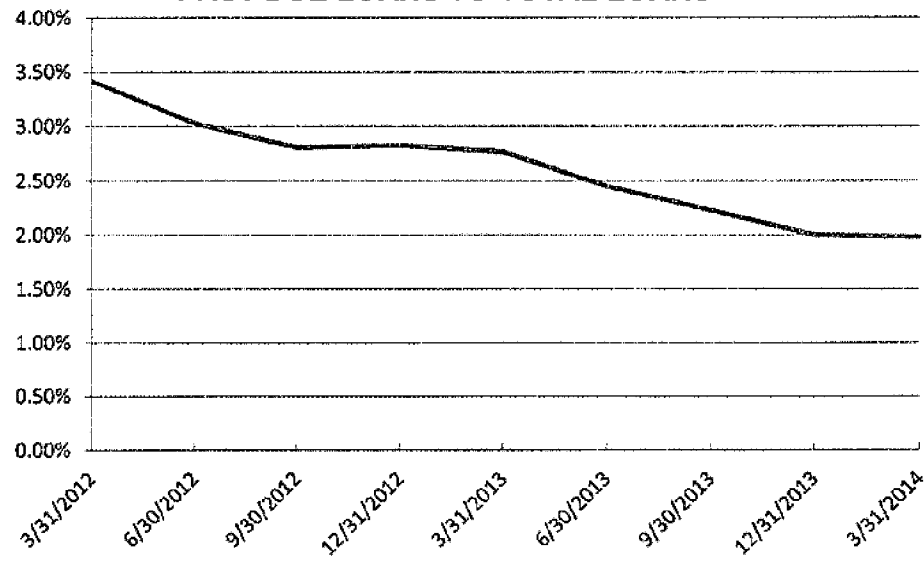
The overall condition of Missouri state-chartered banks continues to improve. The attached graphs illustrate improvement in asset quality. Over the past two years loans have grown 8.32 percent and the past due ratio has declined from 3.42 percent to 1.98 percent. The March 31, 2014 return on assets remains stable at 0.97 percent. The median return on assets for state-chartered banks is 0.87 percent as of March 31, 2014. Despite the increased loan volume, the net interest margin has narrowed due to lower yields on loans and investments.

Capital is strong as Equity Capital is 10.02 percent of total assets.

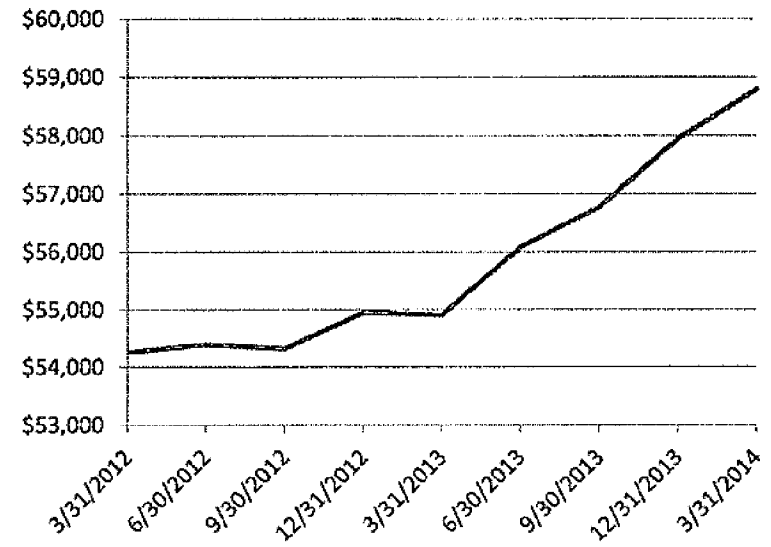
A handwritten signature in cursive script that reads "Richard J. Weaver".

Richard J. Weaver  
Commissioner of Finance

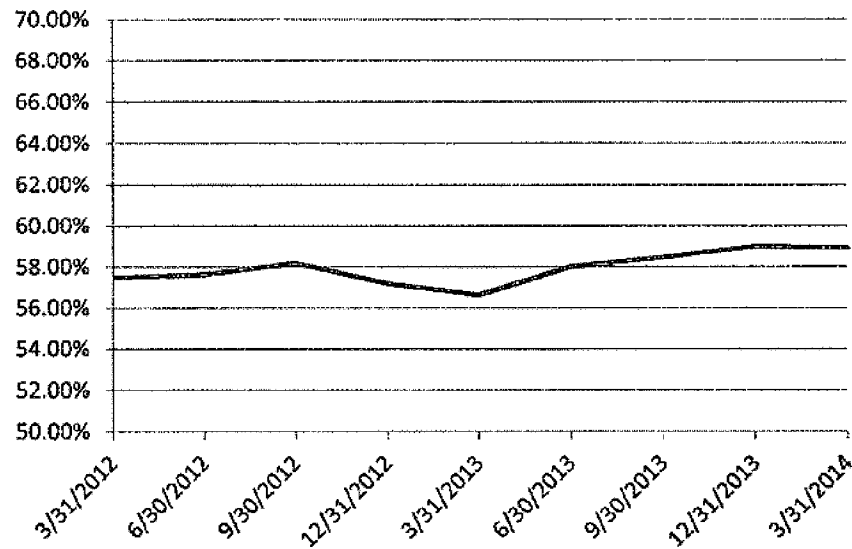
**PAST DUE LOANS TO TOTAL LOANS**



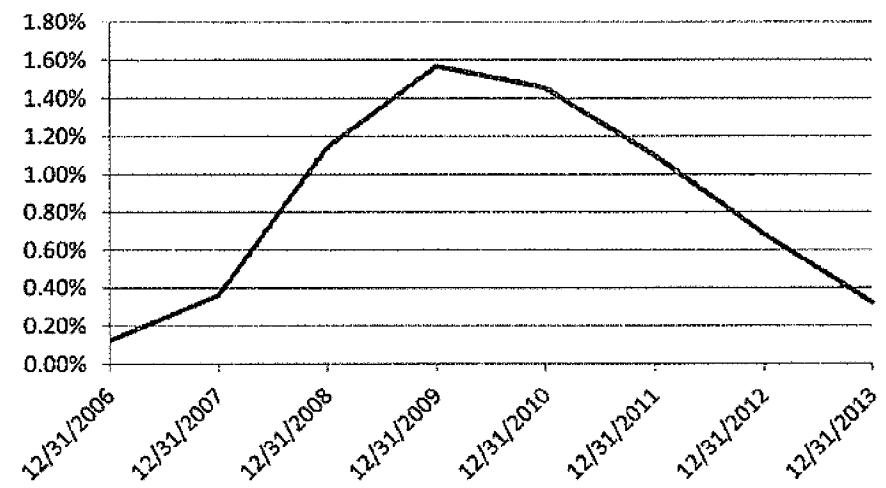
**GROWTH IN TOTAL LOANS**



**TOTAL LOANS TO TOTAL ASSETS**



**NET LOAN LOSSES TO TOTAL LOANS**



**COMPARATIVE STATEMENT OF CONDITION  
STATE AND NATIONAL BANKS IN MISSOURI  
AS OF MARCH 31, 2014**

MILLIONS OF DOLLARS	3/31/2014			3/31/2013	PERCENT CHANGE
	261 STATE BANKS	25 NATIONAL BANKS	286 ALL BANKS	292 ALL BANKS	
<b>ASSETS</b>					
Cash and Due from Banks	6,971	2,122	9,093	10,410	-12.7%
Investment Securities	28,018	11,536	39,554	39,729	-0.4%
Total Loans and Leases	58,794	14,761	73,555	68,629	7.2%
Less: Reserves	995	199	1,194	1,230	-2.9%
Federal Funds Sold	1,350	138	1,488	2,091	-28.8%
Fixed Assets	1,911	548	2,459	2,460	0.0%
Other Real Estate	625	107	732	903	-18.9%
Intangible Assets	571	245	816	918	-11.1%
Other assets	2,533	595	3,128	2,876	8.8%
<b>TOTAL ASSETS</b>	<b>\$99,778</b>	<b>\$29,853</b>	<b>\$129,631</b>	<b>\$126,786</b>	<b>2.2%</b>
<b>LIABILITIES</b>					
Total Deposits	84,163	24,268	108,431	105,938	2.4%
Deposits over 250M	3,723	943	4,666	4,442	5.0%
Brokered Deposits	6,132	251	6,383	5,279	20.9%
Federal Funds Purchased	2,972	2,487	5,459	5,228	4.4%
Other liabilities	2,648	333	2,981	2,953	0.9%
Total Equity Capital	9,996	2,765	12,761	12,667	0.7%
<b>TOTAL LIABILITIES</b>	<b>\$99,778</b>	<b>\$29,853</b>	<b>\$129,631</b>	<b>\$126,786</b>	<b>2.2%</b>
<b>EARNINGS</b>					
Interest Income	867	219	1,086	1,085	0.1%
Interest Expense	83	13	96	119	-19.3%
Net Interest Income	784	206	990	966	2.5%
Provision for Loan Losses	33	8	41	51	-19.6%
Net Income	239	49	288	294	-2.0%
Cash Dividends	210	14	224	147	52.4%
Net Loan Losses	29	8	37	63	-41.3%

**COMPARATIVE STATEMENT OF CONDITION  
STATE BANKS AND TRUST COMPANIES IN MISSOURI  
AS OF MARCH 31, 2014**

THOUSANDS OF DOLLARS	261 BANKS 3/31/2014	266 BANKS 3/31/2013	INCREASE DECREASE()	PERCENT CHANGE
<b>ASSETS</b>				
Total Loans	\$58,794,092	\$54,912,467	\$3,881,625	7.1%
Allowance for Loan Losses	995,319	1,032,805	(37,486)	-3.6%
Total Assets	99,778,486	96,959,937	2,818,549	2.9%
<b>LIABILITIES</b>				
Total Deposits	84,162,699	81,617,622	2,545,077	3.1%
Total Equity Capital	9,995,812	9,693,428	302,384	3.1%

OPERATING RATIOS	3/31/2014	3/31/2013	CHANGE
Equity Capital/Assets	10.02%	10.00%	0.21%
Tangible Equity Capital/Assets	9.50%	9.28%	0.22%
Capital and Allowance for Loan Losses/Assets	10.91%	10.95%	0.00%
Total Loans/Assets	58.92%	56.63%	2.29%
Past Due and Nonaccrual Loans/Total Loans	1.98%	2.77%	-0.79%
Allowance for Loan Losses/Total Loans	1.69%	2.10%	-0.14%
Average Net Interest Margin	3.72%	3.74%	-0.02%
Return on Assets	0.97%	0.99%	-0.02%

**NOTES:**

2013 does not include six nondeposit trust companies.

2014 does not include five nondeposit trust companies.